



COMMERCIAL & DEVELOPMENT

Lending Criteria 2026

Fast, structured non-consumer property finance across New Zealand.

JARDINE ALPHA CAPITAL LIMITED

Commercial property finance built for speed, security and a clear exit.

Jardine Alpha Capital Limited is a New Zealand commercial creditor specialising in structured, non-consumer property finance and short-term bridging loans. We provide asset-based funding without the extended retail-bank process. All proposals remain subject to valuation, due diligence, credit approval and legal documentation.

OUR LENDING PARAMETERS

Loan size	NZD \$500,000 to NZD \$10,000,000+	Loan term	3 to 24 months; extensions upon review
Target market	New Zealand wide, focused on Auckland, Hamilton, Tauranga and Christchurch	Security	First-ranking registered mortgage over real estate
Maximum LVR	Up to 85% for prime land; up to 60-65% TDC/GRV for construction	Pre-sales	Zero pre-sales may be considered for reputable developers

PREFERRED USES OF FUNDS

LAND BANKING & ACQUISITION	BRIDGING FINANCE	CONSTRUCTION FINANCE
Fast funding for time-critical property or subdivision purchases, including auctions.	Short-term funding for asset repositioning, equity release or debt refinancing.	Multi-unit townhouses, residential developments and light commercial projects.

WHY PARTNER WITH JARDINE ALPHA

SPEED	Conditional response targeted within 48 hours. Suitable transactions may settle in 5 to 7 business days.
FLEXIBILITY	Asset-based assessment focused on security, sponsor capability, commercial purpose and the exit.
BROKER FRIENDLY	Mandates protected, direct access to decision-makers and competitive commission paid at settlement.

SUBMIT A SCENARIO

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Indicative criteria only. This document is not an offer or commitment to provide finance. Fees, interest, leverage and timing depend on the transaction and will be documented separately.